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Addis Ababa, Ethiopia

Seminar on the Impact of Self Help Housing Co-operatives and Other Public Participation System on Human Settlements Programme

28 November - 2 December 1983
Addis Ababa, Ethiopia

I. INTRODUCTION

1. The highest percentage of housing in Africa is produced by the non-organized private sector. This phenomenon emphasizes the need of every individual to find a shelter commensurate with his means and requirements, irrespective of the quality. Housing in Africa is traditionally synonymous with self-help, private initiative and community support.

2. The idea of community participation in housing must therefore be approached from the view point of capitalizing on individual initiative, i.e. organizing technical, financial, managerial and other forms of assistance to strengthen private individual initiative in order to increase as well as improve upon the housing stock.

3. While the above idea of housing has gained prominence in several developed and developing countries, it has made little impact on the housing scene in Africa. Some African countries / have made appreciable headway, while in most of the others the movement has either failed or is yet to be introduced.

4. Experience has shown that, insufficient technical, financial and managerial assistance, on the one hand, and inadequate government commitment, on the other, have constituted bottlenecks to the effective role that such participation systems could make towards human settlements development.

5. In view of the shortage of national resources and the probable reduction in public grants for the provision of housing, the role that could played by community participation in the provision of housing must be given serious attention. With this aim in mind, the Seminar was organized by the secretariat of ECA.

6. The Seminar had three main objectives:

(i) To evaluate the impact of community participation systems on housing development, with special reference to the low-income sector, based on experiences of different African countries;

(ii) To evolve guidelines for reviewing national policies on self-help and housing co-operatives and other public participation systems in human settlements programmes;

(iii) To identify areas for international assistance that might be given through ECA.

II. ORGANIZATION OF THE SEMINAR

Date and venue of the Seminar

7. The Semianr which was organized by the Human Settlements Section of the Economic Commission for Africa, was held in Addis Ababa, Ethiopia, from 28 November to 2 December 1983.

Participation

8. The Seminar was attended by experts selected from four African countries, namely, Ethiopia, Guinea, the Ivory Coast and Kenya. Experts were also invited from the United Nations Centre for Human Settlements (UNCHS, Habitat) and the German Development Assistance Association for Social Housing (DESWOS).

Election of officers (agenda item 1)

9. Mr. J.N. Kariuki of Kenya was unanimously elected as Chairman of the Seminar. The experts, served as rapporteurs for the various meetings of the Seminar.

Adoption of the agenda and programme of work (agenda item 2)

10. The agenda and programme of work proposed by the ECA secretariat were adopted after comments and amendments. The agenda adopted was as follows:

1. Election of officers.
2. Opening of the Seminar.
3. Adoption of the agenda and programme of work.
4. Housing co-operatives and self-help programmes - scope and prospects for contribution towards housing development in Africa.
5. Cost recovery, financial supply and management of self-help housing projects.
6. Cost recovery, financial supply and management of self-help housing projects in Kenya.
7. Public policy incentives and housing co-operative movements.
8. Housing development for low-income families in the Ivory Coast.
9. International assistance to co-operative housing movements - problems and prospects in future financial and technical aid.
10. Any other business.
11. Adoption of the report and closure of the Seminar.

Opening of the Seminar (agenda item 2)

11. In his opening statement, Mr. Makramalla, representing the Executive Secretary of ECA, welcomed participants and pointed out that the Seminar being held reflected ECA's basic concern to implement the Lagos Plan of Action.

12. Often, the uncontrolled growth and density of mushrooming urban centres were the cause of the physical and moral alienation that affected some of the people of Africa. There were many reasons for that urban situation. The towns of Africa that had been established before independence under a trading system basically oriented towards Europe and the industrialized world had become poles of attraction for people, only to offer them scanty accommodation. The result had been the concentration of people under precarious living conditions.

13. Aware of the importance of systems in which people are mobilized and organized, the ECA secretariat had always encouraged and sustained national efforts to promote self-help housing and organize housing co-operatives and other mutual assistance schemes. However, experience had shown that collective self-help movements had not always produced the desired effect and had not always solved the problem of increasing housing needs.

14. The Seminar was therefore expected to recommend guidelines for promoting appropriate community participation schemes to build houses for the greatest number of people. It was also expected to recommend the necessary action that would enable Africa to formulate housing policies and evolve ways and means of implementing them.

III. ACCOUNT OF PROCEEDINGS

Housing co-operatives and self-help programmes - scope and prospects for contribution towards housing development in Africa (agenda item 4)

15. A paper was presented on the above subject by Mr. D. Heinen of the German Development Assistance Association for Social Housing (DESWOS) in which he summarized the activities of DESWOS in Africa since 1969, noted the lack of co-operative housing movements in Africa, identified problems of housing co-operatives in Africa and suggested approaches for future action. DESWOS had promoted the establishment of a co-operative housing society in Tanzania, trained about 50 housing experts from Africa in non-profit and co-operative housing and compiled training manuals for distribution to governmental and non-governmental organizations in Africa.

16. He concluded that housing co-operatives could make significant contributions to the development of housing in Africa if favourable conditions were created to facilitate their operations. These conditions include the following:

(i) Preferential allocation of land;
(ii) Appropriate building standards;
(iii) Appropriate building materials;
(iv) Financial terms favourable to low-income groups;
(v) Encouragement for the formation of co-operatives;
(vi) Provision of training facilities for officers and members of co-operatives.

Discussions

17. The discussions which followed the above presentation focused on a number of issues, including the following:

(i) The relevance of the co-operative housing movement in the industrialized countries as a solution to housing problems in Africa. The participants pointed out that housing co-operatives in Europe had taken many decades to become significant movements and to establish their credibility with governments and become an integral part of their social housing policy. At the moment many governments in Africa supported housing cooperatives in principle but had taken little action to create conditions for their success. While the forms of housing co-operative suitable for African countries might differ from those in industrialized countries, the basic principles remained the same - a housing co-operative is a group whose members perceive a common need and act together to achieve the desired objectives.

(ii) Education of the population as a whole on housing co-operatives and training for the implementation of specific programmes and projects. There was general agreement on the need for education and training with a warning that it is not the only solution and that there are many other elements which combine to make for successful co-operative housing. Target groups identified for training were co-operative officials and members and government officials.

(iii) Finance is of critical importance. Co-operatives are able to accumulate savings but a low-income group cannot make significant progress unless access is provided to long-term finance. Often, for well documented reasons, this type of finance is not available to low-income groups including co-operatives, until they gain credibility and can provide security.

(iv) The role of institutions is important since they constitute mechanisms by which housing co-operatives are promoted and contribute to their success or failure. Participants pointed to a number of examples, from Lesotho, Tanzania, Kenya and other countries.

18. The experts agreed that housing co-operatives constitute a social and economic instrument which can assist in finding solutions to the pressing problems caused by urban growth in Africa. They provide a means by which groups of citizens pool their efforts and resources to improve their housing conditions, community services and employment opportunities. As governments increasingly find that they have neither the financial nor the human resources to provide housing for the majority of their populations, the contribution of co-operatives to the housing delivery system becomes increasingly important. The type of housing co-operative adopted should conform to the social, economic and political conditions of each country. While the basic co-operative principles remain the same, careful attention must be paid to such matters as land tenure and the balance of interests between society and the individual.

19. The participants also observed that housing co-operative movements take many years to mature and success does not come quickly. Such movements will only become significant when potential members perceive the direct advantages joining and participating in a co-operative. Co-operatives will only be able to make progress if both national governments and municipalities recognize the role which low-income groups can play in the provision of their own housing and create the conditions which will enable co-operatives to flourish. These conditions include:

(i) Enabling co-operatives to have access to land;
(ii) Providing infrastructural services to low-income co-operatives on the same financial terms as those provided to other population centres within the same local authority area;
(iii) Providing finance at reasonable rates of interest;
(iv) Simplifying administrative procedures to enable co-operatives to be recognized and to operate effectively;
(v) Enabling housing and infrastructure to be built to appropriate and affordable standards.

20. It was evident that low-income housing co-operatives required technical and financial support from organizations especially established for that purpose. These "technical services organizations' should preferably be owned and controlled by primary housing co-operatives, but in the initial stages of the co-operative movements they can be established by governmental and other promotional bodies.

Cost recovery, financial supply and management of self-help housing projects (agenda item 5)

21. The paper on the above subject presented by Mr. N.O. Jorgensen of UNCHS (Habitat) questioned some of the basic concepts of affordability, self-help and cost recovery. It was based on a practical example of a sites-and-services scheme outside Nairobi where 6000 serviced plots were provided for a target group defined by low level of income. The main points were as follows:

(i) In order to effectively mobilize funds for low-income housing it is necessary to let the price of money (interest rate) adjust to the effective demand, which is a function of the rate of return on housing investments. Otherwise, funds will flow into other sectors such as hire-purchase of consumer items, cars and luxury housing;

(ii) Self-help in the form of self-construction can be of value in learning skills and reducing finance requirements. It also enhances management and decision-making abilities;

(iii) Conventional affordability criteria are paternalistic and out of touch with reality. They should be replaced by a self-determined "willingness-to-pay" criteria which allow repayments to fit future income profiles through such measures as graduated payments and interest-rate discounts for early repayment;

(iv) Institutional finance mechanisms are rigid and inappropriate for low-income housing. Progressive annuities, realistic security arrangements and incentives for a faster turnover of funds will not only reduce defaults but greatly increase funds available for housing;

(v) Savings and credit unions or housing co-operative-type institutions greatly assist in keeping interest rates down and they also support action in areas other than house construction and finance, such as security and collective transport arrangements;

(vi) Sites-and-services schemes and squatter upgrading and slum improvement schemes are effective approaches to the improvement of human settlements. But these approaches call for a much larger measure of community participation in basic decisions on type and extent of improvements, finance and management of the schemes;

(vii) Generally speaking, providing subsidies and preventing profit making could generate anomalies in the market system and should be avoided as much as possible.

Discussions

22. The discussion which followed the presentation concentrated on the issues of sub-letting, group action, rent control and other restrictions on market forces. Some technical details of the case study were also discussed.

23. The conclusions of the discussion are summarized as follows:

(i) Sub-letting of rooms is the rule rather than the exception in urban areas of most African countries. Where it is prevalent, it should not be restricted as it provides shelter for additional families and income for owners, who might otherwise not be able to afford to repay the cost of the house. Instead, plans, designs, services and legislation should cater to this reality as long as there are not enough houses for individual ownership for all families.

(ii) Owner-occupation is preferable because it tends to create a more homogenous neighbourhood and better maintenance standards. Group action is necessary to formulate priorities, influence decisions, solve disputes and mobilize dormant resources. By re-defining target groups to benefit from sites-and-services schemes, from purely income groups to groups with a common bond, much can be achieved.

(iii) Rent control has, at best, been ineffective in most African countries. Usually, it has reduced the flow of funds into housing and caused deterioration of existing housing stock. It is very difficult to enforce rent control and it usually tends to benefit the middle-income families. Other restrictions on market forces are necessary such as: density and building regulations, legal and administrative procedures for economic transactions (housing loans, rates, taxes and other charges).

(iv) The role of building groups, co-operatives, and savings and credit societies is, among other things, to replace the "middlemen", to avoid exploitation, seek economies of scale and provide bargaining powers.

Cost recovery, financial supply and management of self-help housing projects in Kenya (agenda item 6)

24. Mr. Kariuki of Kenya presented a paper on the above theme. The paper opened with some statistical information on urbanization and painted a picture of the effects of population growth on the urban scene. The speaker argued that, if decisive action was not taken, the present urban facilities and services, especially housing, would be highly inadequate. A brief historical review showed that the Kenya Government had always been mindful of the plight of low-income earners in the urban areas and had therefore opted for the site-and-services approach as an alternative to the existing housing delivery system.

25. He further defined site-and-services schemes as outlined by the Kenyan Ministry of Housing Works and Physical Planning. This concept of self-help was further elaborated as a scheme where the allottee would erect the building himself with the help of his family and friends, by sub-contracting to a fundi (local skilled artisan, mason etc.) or by joining a building group where pooling of materials, finances and labour could assist him in building his house.

26. Financial supply for the installation of the basic facilities is provided by the public sector and the Kenya Government has in the past been able to obtain funds from the World Bank (IDA, IBRD) for site-and-services schemes in Nairobi, Kisumu and Mombasa. It was also noted that, apart from the materials loan provided, the allotees have been able to solicit funds from friends, relatives and co-operative saving societies. The loan given to the allottee must be repaid within a period of 20-25 years.

27. In conclusion, the author felt that site-and-services approach to housing is an acceptable solution to low-cost housing for the following reasons:

(i) There is little cost to the public authorities;
(ii) People erect houses they can afford;
(iii) Jobs are created when construction is in progress.

Public policy incentives and housing co-operative movements (agenda item 7)

28. Mr. Thierno Bah, the participant from Guinea stated that, in considering forms of public participation in the development of human settlements, a critical look should be taken at the financing, management and organizational aspects.

29. A critical look should likewise be taken at public policy incentives and housing co-operatives schemes. Even though this aspect was more restricted in scope, it related to the manner in which human resources were mobilized to implement human settlements programmes.

30. Co-operatives were voluntary associations of people whose aim was to improve the social and economic conditions of members through mutual assistance and solidarity. That definition implied that any co-operative association must be a corporate body legally recognized by the authorities and have a constitution on the basis of which objectives were set.

31. The following types of co-operatives could be distinguished:

- Housing promotion and construction co-operatives;
- Savings and credit co-operatives;
- Construction workers' co-operatives;
- Tenants' co-operatives;
- Producers' co-operatives;
- Suppliers' co-operatives.

32. With regard to financing, the link between savings and housing was nothing new. Neither was it the only solution for developing countries. African economies were based on embryonic structures and the growth of what were in the banking system termed savings and credit banks was facing difficulties. In terms of financing for housing per se, the credit banks in most African countries were not interested in financing the construction of housing for people in the low-income category. Guarantees for loan repayment were not always certain. The people concerned neither had regular jobs nor property that could be used as collateral. Furthermore, they were illiterate and could not understand loan terms and conditions. All those factors made them undesirable customers. It was at that juncture that the public authorities had to step in to find solutions likely to mitigate those negative factors. Among the solutions were the incentives the authorities must institute to enable citizens to set up savings and credit co-operatives. Indeed, with the knowledge that co-operatives had of the environment, they could play an effective role as an intermediary between member citizens and funding agencies.

33. The authorities could step in to settle the following two major questions to enable co-operatives to finance the construction of houses:

(a) Due to inadequate capital, loans could not be granted to several co-operative members at the same time for the purchase or construction of houses, hence the importance of subsidies;

(b) There was a shortage or lack of experience in co-ordinating related services (supplies, land development, equipment, etc.). Since the co-operatives could not provide such services directly there was a need for co-ordination with other public bodies.

34. The authorities therefore needed to provide assistance in the following areas:

(a) Technical assistance to establish procedures and train the personnel required to manage housing finance programmes. Such assistance would focus on housing credit.

(b) Provision of assistance to establish relations between savings and credit co-operatives and building co-operatives in order to secure the necessary technical support.

(c) Granting of subsidies to increase the meagre resources of the co-operatives.

Discussions

35. The questions asked hinged on:

The structure of housing production in Guinea;
The availability of resources and the way in which they were distributed;
The operation of the Revolving Fund.

36. Before the speaker replied to these questions, participants pointed out that the values worth adapting to current circumstances should be drawn from Africa's cultural heritage in order to make African society dynamic. Traditional savings and credit systems in urban areas were giving rise to the formation of co-operative associations or groupings as were traditional forms of mutual assistance in the rural areas. It was suggested that these movements might be expanded and organized to finance and to build housing.

37. The participant from Guinea explained that housing co-operatives in Guinea were an instrument that both the State and individuals used in carrying out construction. Co-operatives were organized in other areas of activity as well as housing by people exercising their initiative to form associations in accordance with criteria laid down by the political authorities. The answer to the question on the Revolving Fund could be found in the document presented earlier and the main thing was that capital was ploughed back in order to increase the production of housing. It was suggested that the sources of financing should be diversified through the involvement of non-governmental agencies and research should be conducted into local materials and their use promoted in order to reduce the outflow of foreign exchange.

Housing development for low-income families in the Ivory Coast (agenda item 8)

38. Presenting his paper, the participant from the Ivory Coast said that housing for people in the low-income (economic) categories could be defined in relation to construction standards, construction costs and the people for whom such housing was meant.

39. The authorities in the Ivory Coast had laid the foundation of public housing policy in line with those criteria and the political objectives of the country.

40. The Ivory Coast had focused its efforts on two aspects that appeared vulnerable. In terms of financing, various ways in which the State could intervene in favour of the disadvantaged had been considered. Agencies had been set up, such as FHS (Fonds de soutien a l'habitat - Housing Support Fund) and such banks as BNEC and Credit Côte d'Ivoire. Land development on the other hand, was the responsibility of SETU (Société d'equipement des terrains urbains - Urban Land Development Company), central and regional urban planning authorities and such State real estate companies as SICOGI and SOGEFIHA.

41. Fifty-thousand houses had been built by the State's real estate companies from 1960 to date. By 31 December 1976, as many as 50,000 houses were still needed in addition to the 120,000 new houses that were needed for the urban population which was growing at the rate of 10.5 per cent per year and the 5,300 houses which had to be rehabilitated. Abidjan would therefore need a total of 175,300 houses by 1990.

42. With current production facilities, the Ivory Coast could build only a little over 6,000 houses per year.

43. Whether the target population had been satisfied was a question that could be answered by considering rent. Rent was calculated on the basis of the cost of housing, which in turn was related to all the subsidies involved in the financing process.

44. Low-cost housing had yet to match quantitative needs. Consequently, public housing was taken over by well-off people. Attempts had been made to rectify this anomaly by setting up the National Low-cost Housing Allocation commission. This had not solved the problem because an additional 25,000 houses would have to be built each year to contain the crisis. The State lacked the funds for that purpose.

45. It was necessary to turn to the informal sector because experience had shown that it was able to find solutions at all levels to the urban and rural housing problems. That sector would require greater attention from the public authorities since the future prospects of the towns were bleak.

Discussions

46. Participants asked a series of questions on the degree to which the State financed construction, the difference between low-cost and luxury housing, the way in which the informal sector was organized and rural housing financed.

47. The speaker answered at length with details of housing policy in the Invory Coast, laying particular stress on land development. There was a National Housing Allocation Commission which dealt with lessees. Small and medium-scale enterprises had emerged in a sector until recent times controlled by artisans, giving it a more modern outlook. Finally, there were two real-estate companies, one of which operated in urban areas and the other in rural areas. Owing to loan recovery difficulties, however, SOGEFIHA had been unable to continue construction activities in the rural areas.

International assistance to co-operative housing movements: problems and prospects for future financial and technical aid (agenda item 9)

48. In presenting his paper on the above subject, Mr. Graham Alder of UNCHS (Habitat) stressed the need to give priority attention to meeting the financial and technical assistance needs of housing co-operatives from local sources and initiatives. For example, finance for co-operative housing could be mobilized from the following sources:

(i) Savings of members of housing co-operatives;
(ii) The conventional housing finance sector of building societies, savings and loan associations and similar private or quasi-private institutions;
(iii) Government institutions, such as housing corporations or authorities;
(iv) Various private lenders, such as banks, insurance companies and finance companies;
(v) The co-operative sector;
(vi) The informal sector.

49. The major external sources of finance for low-income housing are the World Bank and the Housing Guaranty Fund of the United States Agency for International Development. Other sources include governmental bilateral agencies, intergovernmental agencies such as EEC, quasi-governmental agencies such as the Commonwealth Development Corporation, the African Development Bank and its new subsidiary "Shelter Afrique", the various Arab funds such as the Bank of Credit and Commerce International Foundation, the OPEC fund, the Islamic Development Bank and the Arab Bank for the Economic Development of Africa (BADEA). The agencies which provide technical assistance to low-income housing programmes include intergovernmental, bilateral, governmental and non-governmental organizations. However, organizations which give assistance specifically to housing co-operatives are few.

50. In conclusion, he noted that almost all external organizations concerned with development had considerable constraints as their budgets had been shrinking in real terms for some time. While this meant that fewer resources were available for housing co-operatives, both in terms of capital and funds for technical assistance, it could be argued that funds should be increasingly devoted to projects with a large self-help component. As housing co-operatives fulfilled this requirement, they would have the potential to attract more external support.

Discussions

51. The discussions that followed dealt with:

(a) technical assistance and skills training;
(b) the size, fragmentation and governmental domination of co-operatives;
(c) savings from members.

Experience over the past 10-15 years shows that technical assistance can be crucial to the development of the co-operative movement. In countries where large numbers are involved, the training could be organized on the spot. But in other cases, where a few trainees are involved, the training could be organized externally. It was also noted that very small co-operatives and excessive governmental domination could constitute bottlenecks. Regarding savings, it was argued that co-operative members could provide some initial savings regardless of how small this could be. The participant from DESWOS enumerated some NGO's that provide assistance to co-operative movements - Habitat International Council the International Co-operative Aliance and the political foundations in the Federal Republic of Germany.

RECOMMENDATIONS

A. Establishment of housing co-operatives

1. African governments should encourage the establishment of housing co-operatives by creating conditions that will ensure their success.

2. African governments should seek the support of workers' unions in establishing housing co-operatives.

B. Financial and cost recovery

3. Each country should formulate its own mechanisms for mobilizing funds from internal sources to support housing development. In this regard, governments should provide incentives for individuals to channel savings into housing finance institutions.

4. African countries should upgrade traditional systems of savings and financing as well as traditional forms of mutual assistance in order to develop and/or improve the habitat.

ECA was requested to conduct the appropriate research with the support of governments.

5. In order to encourage investment in the housing sector, it was suggested that incentives should be instituted to boost the financing capacity of national institutions.

6. The term "Affordability" should be replaced by the term "willingness to pay", which takes into account the future income of a family and reflects emphasis on the users' priorities.

7. Housing finance mechanisms should be adjusted to fit future income profiles.

8. Early repayment of loans should be encouraged through rebate systems to create a faster turn-over of funds for housing.

9. Co-operative housing movements and other community participation systems should familiarize themselves with the types of external finance available and formulate their applications accordingly.

10. Governments should include co-operative housing and similar projects in larger external loan packages.

C. Research

11. Research should be undertaken to identify appropriate financing mechanisms which could provide funds for the co-operative sector and the kind of public incentives required to facilitate the mobilization of funds by housing finance institutions.

12. Research should be carried out into the ways in which credit unions could assist in financing co-operative housing and similar movements.

13. Research should be undertaken to determine how the activities of public housing organizations can effectively meet the needs of the low-income earners.

14. ECA should consolidate its research activities on the identification of sources of finance to strengthen human settlements development programmes.

D. Training and Information

15. Training needs of co-operative movements should be identified in order to plan suitable training programmes.

16. Training should be carried out mainly in the Afr countries themselves for specific target grou

17. Training of community leaders and project staff in the skills of group action and administration should be institutionalized at both national and local levels.

18. ECA should bring to the attention of its member States the valuable work that has been in the field of co-operative housing.

E. Public participation

19. Community participation should be a formal as well as a practical feature of housing policy in all countries of the region.

20. The activities of public housing organizations should be geared to serving the needs of the underprivileged sectors of society.

21. In order to stimulate community participation in low-income housing schemes:

(i) Target groups for site allocation should be defined in such a way that, besides low income, membership of a group or other common bond, such as place of employment or present residence, are also taken into account.

(ii) The priorities of the target groups should be respected as regards plans, designs, services, construction and cost recovery.

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